

The words "you" and "your" refer to all persons named on the application for an account, on the account agreement/signature card for an account, on any checks or cards for an account, or who sign or use any checks or cards on an account. The words "we" and "us" refer to First National Bank of Omaha and our divisions that operate under the names First National Bank of Omaha, First National Bank, First National Bank of Colorado, First National Bank Iowa, First National Bank of Kansas, First National Bank Southwest and Castle Bank.

DISCLOSURE OF ACCOUNT TERMS FOR PERSONAL SAVINGS ACCOUNTS

The following terms apply to all Savings Accounts:

- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). In other words, interest is paid on collected balances.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest for your account will be compounded and credited monthly.
- You must maintain the applicable minimum balance as disclosed on the Rate Sheet in the account each day to obtain the disclosed Annual Percentage Yield.
- Your interest rate and Annual Percentage Yield may change. At our discretion, we may change the interest rate on your account daily. Current interest rates and Annual Percentage Yields are shown on the Rate Sheet which we have provided to you.
- Fees may reduce earnings.
- Upon closing of an account, all interest accrued will be paid on the account without penalty.

FEE SCHEDULE

Minimum deposit amounts required to open these accounts are shown on the Rate Sheet. Please note that these accounts have additional transfer and withdrawal limitations as described in paragraph #7 (Additional Limitations for Savings Accounts and MMDA's) of the "Consumer Deposit Agreement" that has been provided to you.

Customer First Money Market

Customer First Complete Money Market*

Customer First Premier Money Market*

Employee Money Market*

- Monthly Maintenance Fee if daily balance drops below \$1,000 any day of the month: \$15.00
- Excessive Withdrawal Fee: You may make six (6) free withdrawals per month. Each subsequent withdrawal: \$15.00

Customer First Savings

Customer First Complete Savings*

Customer First Premier Savings*

Employee Savings*

- No Monthly Maintenance Fee.
- Excessive Withdrawal Fee: You may make six (6) free withdrawals per month. Each subsequent withdrawal: \$10.00

Customer First Minor Savings (under 18)



- No Monthly Maintenance Fee or withdrawal charges. At age 18, your current savings (which was established based on age requirements) will be converted to First National Bank's Customer First Savings account.

OTHER FEES FOR PERSONAL SAVINGS ACCOUNTS

The following fees apply to your account:

Certified Check		\$10.00
Check Printing	Depends on the style of checks ordered	
Collection Items and Overdraft Items sent in for collection		\$30.00
Continuous Overdraft Fee:		
o Fee charged on sixth day (if account is negative after 5 consecutive days)		\$15.00
o Daily fee charged thereafter (until account has a positive balance)		\$3.00
Deposited Item Return (per item)		\$8.00
Dormant Accounts:		
o New Dormant Account (initial fee)		\$25.00
o Monthly / Quarterly Statement Fee		\$10.00/\$30.00
Foreign ATM**:		
o Balance Inquiry or Transfers		\$2.00
o Cash Withdrawal (per transaction)		\$3.00
Foreign Check Item Processing		\$7.50
Foreign Collection Item		\$25.00
Foreign Currency Exchange***	Depends upon currency and date of exchange	
Garnishment, levy, writ, subpoena and other information request including, but not limited to, information request from law enforcement and/or government agency (if applicable):		\$100.00
International Service Fee (card transactions)†	2% per transaction	
Overdraft Item Fee (maximum 6 per day) ****		\$33.00
Photocopy of Check		\$2.00
Research Fee (per hour with a one hour minimum)		\$25.00
Returned Foreign Check Item (per item)		\$38.00
Return Item Fee (maximum 6 per day) ****		\$33.00
Stop Payment:		
o Per Check, ACH, Bill pay, or Pre-authorized Visa Debit Card Transaction		\$33.00
o Per Renewal		\$33.00
Statement Processing:		
o Copy of Statement (per statement)		\$5.00
o Duplicate Statements (per statement)		\$7.00
o Hold Statement at Bank (per statement)		\$5.00
o Returned Statements (per statement)		\$10.00
Statement Reconciliation:		
o Current Month	No Charge	
o Previous Months (per hour with a one hour minimum)		\$25.00
Wire Transfer (Domestic) (wires after 3:30 p.m. will process the next business day)††:		
o Incoming		\$15.00
o Outgoing		\$25.00
o Tracers / Wire Research (per hour)		\$25.00
o Recurring Outgoing (set up fee)		\$10.00
o Recurring Outgoing (per transaction)		\$15.00
o Online Outgoing		\$15.00
Wire Transfer (Foreign) (wires after 3:30 p.m. will process the next business day)††:		
o Incoming		\$20.00
o Outgoing (US funds)		\$40.00
o Outgoing (foreign funds)		\$25.00
o Tracers / Wire Research (per hour)		\$25.00
Visa Check Card, Visa Platinum Check Card, and 24 Hour Bank (ATM) Card Replacement		\$5.00
o Instant Issue		\$20.00

* A corresponding checking account relationship must be maintained to qualify for the Customer First Complete and Customer First Premier Savings or Money Market accounts. If that relationship does not exist, the savings or money market account could be converted to the appropriate product. Customer First Regular Checking and Customer First Classic Checking customers qualify for the Customer First Savings or Customer First Money Market. Customer First Student Checking customers qualify for the Customer First Minor Savings if the customer is under 18 or Customer First Savings or Money Market if the customer is 18 or over. Customer First Complete Checking customers qualify for the Customer First Complete Savings or Customer First Complete Money Market. Customer First Premier Checking and First At Work Checking customers qualify for the Customer First Premier Savings or Customer First Premier Money Market. Employee Savings and Employee Money Market accounts require employment at First National Bank.

** An ATM is considered a "foreign ATM" if it is not branded with the  logo. Contact a Personal Banker or visit firstnational.com for a complete listing of the  logo ATMs. If we own the foreign ATM: (1) we will not charge you a foreign ATM fee for using it (2) if a surcharge applies, it will be disclosed at the ATM (currently such "owned foreign ATM surcharges" do not exceed \$10.00). In some cases, you may be entitled to a waiver or reimbursement of these fees under the terms of your deposit account. "Free withdrawals from foreign ATMs," mean that foreign ATM cash withdrawal fees do not apply ("owned foreign ATM surcharges" still apply, but may be reimbursed to the extent that your account terms cover foreign ATM surcharge reimbursements). If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by any network used (and you may be charged a fee for a balance inquiry even if you do not complete a transaction).

*** Contact Global Banking at (800) 228-4411 for applicable fee information.

**** An Overdraft Item Fee or Return Item Fee may be created by checks, in person withdrawals, ATM withdrawals, or other electronic means as applicable.

† We may charge an International Service Fee equal to 2% of the amount of the transaction on any international transaction, such as a withdrawal from an ATM outside the United States or a purchase from a merchant located outside the United States (for example, an internet purchase from a foreign merchant). This fee applies regardless of whether the transaction occurs in U.S. Dollars.

†† Third parties or other banks may impose additional charges in addition to those set forth herein.

Card transactions made in currencies other than U.S. Dollars will be converted to U.S. Dollars under the then current regulations of VISA. Those regulations currently provide that the conversion rate may be either the wholesale market rate or government-mandated rate in effect the day VISA processes the transaction. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date. The VISA®/PLUS® ATM Network currently uses the rate in effect on the transaction date.

Use of your account indicates you agree to the following: Spanish translations of disclosures and materials, if provided, are provided as a courtesy. In the event of any discrepancy between the English version and the Spanish version of any disclosure or material that has been provided, the English version will control and supersede any Spanish version. Subsequent disclosures and materials may be provided in English only. If any disclosures or materials are provided in English only, and if you do not understand the English version that has been provided, it is your responsibility to obtain a translation.